

IN RE:

Miguel E. Cunha

Debtor(s)

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Case No.: 17-10669-MBK

Hearing Date: \_\_\_\_\_

Judge: MBK

**CERTIFICATION OF DEBTOR(S) IN SUPPORT OF  
COVID-19 CHAPTER 13 PLAN MODIFICATION**

I[We], Miguel E. Cunha am [are ] the debtor [s] in the above-captioned Ch. 13 case and make this Certification under penalty of perjury in support of the COVID-19 Chapter 13 Plan Modification filed separately on the docket on to be filed.

- 1) The Chapter 13 plan was originally confirmed by order entered on 6/8/17.
- 2) I was current with plan payments through 7/2020.
- 3) I was current with post-petition mortgage payments through \_\_\_\_\_ on property located at 113 Fernwood Avenue, Burlington, NJ 08016.

[If not applicable, skip] [if more than 1 property add additional lines]

a) The mortgage payments referred to above are ☒ contractual payments ☐ adequate protection payments. [Check one]

b) I am current with post-petition real estate taxes on the property located at 113 Fernwood Avenue, Burlington, NJ 08016.

☒ YES ☐ NO

c) I have current liability insurance on the property and can provide proof thereof.

☒ YES ☐ NO

4) If the confirmed plan includes a cram down on a mortgage, then answer the following:

a) I am current with post-petition real estate taxes on the property located at 113 Fernwood Avenue, Burlington, NJ 08016.

☒ YES ☐ NO

b) I have current liability insurance on the property and can provide proof thereof.

☒ YES ☐ NO

5) I was current with post-petition auto payments through \_\_\_\_\_ on the following automobile(s). [If not applicable, skip]

---

6) The change in my household income previously reported on Schedule I is \$ \_\_\_\_\_. My current household income is \$ 8,000.00/mo. gross. I have attached a current paystubs or proof of the change in income to this certification. [Redact any personally identifiable information before docketing.] My current total household expenses are now \$ 4,250.00.

7) As a result of COVID-19 I have suffered a material financial hardship which has impacted me in the following way:

I was home on unemployment for 6 weeks during the initial shutdown and didn't receive my unemployment income for 6 months after the fact due to some paperwork delay from my employer at the time. I was not let go, but it forced me to look for new work as I could no longer trust him. Also, the restrictions kept me from earning any overtime work until recently (started a new job in September at a better rate). I can get back on track, but I need time to correct what my former employer put me through.

I hereby certify that the foregoing statements made by me are true to the best of my knowledge, information and belief. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: 16 MAR 2021

  
Debtor Signature

Dated: \_\_\_\_\_

Debtor Signature